# SPOTIE American Income Life \* November 2003 \* Volume 36 \* Number 11

Quantity & Quality

# Come Together Jose 10% 10% 10% 10%

## PERSPECTIVE

# **Come Together**



FROM THE DESK OF: **Roger Smith** President & Chief Marketing Officer of American Income Life

It is time to change our culture; it is time for our quality and quantity to come together to continue our journey from good to great."

Congratulations! I just want to say thank you for breaking the Company record in the month of October by writing over \$9,596,000. Thank you for showing the world we are so much better than we ever knew. For showing them, every time the har is mised, every time the gauntlet is thrown down, it is just another opportunity to prove how good we really are.

Our goal this year is \$100 million. This is the number you gave me at the beginning of the year, and it is the number I expect you to fulfill by the end of the year. There is no doubt this is going to be a close race. Keep yourself focused on the numbers you committed to and get the job done.

Having said that, there is no doubt in anyone's mind we have the ability to move production. We can sell. In fact, if we were to take our top salespeople and put them in a closing contest with any other company, a wager on us is a sure bet! However, if we were to submit to comparing quality, I think we might not be in the running at all.

When I look at the quality of our business - at what we have accepted as quality - I know our work in going from good to great is only partially done,

The fact is for every dollar of premium submitted to the Home Office, 13 months later only 50 cents is still paying. This statistic concerns me, and what concerns me most is the promise not kept with the policyholders.

As a Producer, I would tell a union member, "This coverage is portable. It doesn't matter if you leave your place of employment, guit, get fired, or retire, these benefits will stay with you for life." Years later, I understood I was only telling half truths. The reality is, I should have looked the client in the eve and told them, the odds were about 50/50 they would still have this policy in a year. I know all the excuses - blue collar working people don't keep their policies like professional people do. Even the industry makes excuses - this is the norm for our clientele. However, since when have we been the norm?

Do you think it was the norm to grow this Company by 100 percent in the last four years? In a time of work reductions and massive layoffs, do you think it was the norm to more than double our sales force? The question remains, have we ever taken the norm as our status quo! The answer is no, and I refuse to accept the norm when it comes to the quality of our business.

It is time to change our culture; it is time for our quality and quantity to come together to continue our journey from good to great.

Let me explain what I mean by come together.

There are certain times in our lives when everything good merges to one point. A point where all the good unites and all the plates you are memphorically spinning, spin in unison without breaking. Coming together is when all the balls you are jugging actually stay up in the air.

This feeling of unison, or rather this feeling of everything coming together, has happened for me a couple of times in the last year. It happened when I celebrated my 50th birthday. I was given a suprise party at a restaurant on the beaches of Malibu where I grew up. There I was, surrounded by my friends, family and business associates, and I knew right then it had all come together.

It happened again at the beginning of November as I drove down the road and looked at The Spitting Llama Ranch - the house I had just spent the last two years building. The process of building this house brought more nightmares than I can ever express, but yet, there I was driving down my road looking at my house - it was finally finished and it was mine - and I realized my vision was complete, it had all come together.

Keeping these scenarios in mind, I want you to believe in the power of everything coming together for the better. Therefore, in the upcoming year, when I ask you for a 10 percent increase in production, and most importantly, an increase in your 13-month retention, you will accept the challenge, as you have done before, and meet it head on.

I want you to remember today's date. This will be the day which will mark a change of culture at American Income and National income. This will be the day we make our move from good to great, where our focus will be on building relationships and fulfilling pronsises, and a time when we will concern ourselves with not only the quantity of business we write but the quality as well. All of the old walls will be broken down and the new culture we adopt will merge into one, making this Company as great as we know it can be-

### Dates to Remember

Wed., Dec. 24, to Thurs., Dec. 25, 2003 The Home Office will be closed for the Christmas Holiday.

#### Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production.

#### Thursday, Jan. 1, 2004

The Home Office will be closed for the New Year's Day holiday.

#### **Total Bonuses Paid Out**

This month AIL and NILICO paid a total of \$719,490.06 in bonuses. For more information on the monthly bonuses, turn to Page 15.

#### **Six-Month Contest Trip Dates**

The dates for the Six-Month Contest at The Fairmont Kea Lani Resort in Maui, Hawaii have been set. The dates will be Wednesday, Feb. 25 through Sunday, Feb. 29, 2004. Please take note of these dates, and mark your calendars, if you are in the running for this tropical adventure.

#### New 2004 Convention Dates

The dates for the 2004 convention at The Atlantis Resort in The Bahamas have been changed from June 3-6, 2004 to July 8-11. 2004. Please take note of this change, and mark your calendars. We are planning a fun and exciting trip. We are looking forward to seeing everyone there.

Effective Jan. 1, 2003, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:

Net to Gross:

# EDITOR'S PAGE

### **Do Not Call Reminder**

An update to the National Do Not Call database has been distributed to all Agencies. Remember you must notify your SGA of a customer who does not want to be contacted by our Company. You must also notify the Home Office through CAS, or via e-mail at aildonotcall@ailife.com or nildonotcalka nilife.com.

### **Congratulations are in Order!**

Mary Ann Gaelic, a Supervising Agent with the Steve Friedlander Agency, has achieved \$100,000 of in-force premium over the last 13 months.

#### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held July 8-11, 2004.

#### **Required Retention Rate**

67.0% 78%

#### AMERICAN INCOME LIFE

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#### SPOTLIGHT

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#### Home Office 254-761-6400

### Web sites

www.adde.com

#### Marketing

CREATIST DIRECTOR. OF MADATING. Divinia Fra ell Mrs. Hittalkie.com

GROUDE AFTITS Michael From apendants interaction of paradia Fredhe Aguilar cvapar iol com

SIX-MONTH CONTEST

# Are You Ready for Hawaii?

Frash Alr ...

Ocean Mists ....

Tropical Fragrances ...

# It's bound to awaken your senses!

# THE FAIRMONT KEA LANI/HAWAII STANDINGS

### Listed below are the standings for the Six-Months Contest through October 2003.

PR Rops, in Category A: 1. Robin Andrade - 15,666 cards. 2. Leo VanDenBussche - 14,417 cards. PR Reps, in Category B: 1. Malka Arony = 12,954 cards. 2. Laurie Onasch = 9,987 cards. PR Reps, in Category C: 1. Cheryl Cook - 33 groups. 2. Jenny Williams - 32 groups.

#### Individual Producers:

1.	Timothy Cruise	\$92,783 in Net ALP	11-	Nadia King	\$55,517 in Net ALP
2.	David Wang	\$89,698 in Net ALP	12.	Ruben Soberanes	\$55,191 in Net ALP
3.	Matthew Wolfanger	\$\$2,395 in Net ALP	13.	Daniel Potilechio	\$54,313 in Net ALP
4,	Marion Underwood	\$74,970 in Net ALP	14.	Scott Remmey	\$53,100 in Net ALP
5.	Mary Ann Gaelic	\$74,448 in Net ALP	15,	Abdulrazzaq Ahmed	\$51,299 in Net ALP
6.	Karen McQuoid	\$68,945 in Net ALP	16.	Steven Strong	\$50,661 in Net ALP
7.	Robert Ulreich	\$64,035 in Net ALP	17.	Yvonne Hernandez	\$49,988 in Net ALP
8,	Curt Snow	\$63,570 in Net ALP	18	Rachel Arenas	\$49,914 in Net ALP
9.	Michael Nowak	\$62,497 in Net ALP	19.	Terry Sullivan	\$49,436 in Net ALP
10.	Alan Tahmazian	\$55,873 in Net ALP	20.	David Ackerman	\$48,776 in Net ALP
SAst	1. Mary Ann Gaelic	- \$213,194 in Net ALP.	2. Ron	ald Browning - \$91,349	9 in Net ALP
Gene	aral Agents:				
1.	Elaina Bosco	\$214,093 in Net ALP	4.	Robert Dunn	\$174,984 in Net ALP
2.	Stefan Reynolds	\$189,491 in Net ALP	5.	Robert Morrison	\$165,158 in Net ALP
3	Kevin Leonard	\$184,976 in Net ALP	6.	Eric Turtohene	\$160,050 in Net ALP

#### Master General Agents:

1.	Erik Graham	\$517,149 in Net ALP	4	William Cook	\$410,970 in Net ALP
2.	Lawrence Hauck	\$502,835 in Net ALP	5.	Steve Foti	\$401,767 in Net ALP
3.	Jim Bianchi	\$464,423 in Net ALP	6.	David Iriye	\$372,164 in Net ALP

RGAs: 1. Rob Hay - \$1,187,089 in Net ALP. 2. Roger Fung - \$1,054,794 in Net ALP.

SGA Category I: J. Durhon Oldham - 54% increase. 2. Joh Jatoft and Steve Foti - 30% increase. SGA Category II: 1. Eric Giglione and David Brister - 51% increase. 2. Tom Williams - 7% increase. SGA Category III: 1. David Zophin - 86% increase, 2. Joseph Manone - 53% increase. SGA Category IV: 1. Steve Friedlander - 66% increase. 2. Jim Surace - 19% increase.

COD www.fairmont.com and of Spotlight. information 3 Ore 155 the July E For visit ait. 2 Fairmont Kea Lam Resort, refer HAW Wallea, 5 com. for allife. menu sorts 8 the contest go uo R and more information Hotels Months the Sibt-12 For the

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Manuel Amador	Aaron Dillon	Michael Jeske
Rick Alog	David Zaphin	Generar-Bitman
Manischu	Canaemicar	Illinoir
Correy Bootte	Janice Dixon	Adam Kahn
Nick Nitheredii	Williams-Williams	Jaseft-Soti
Leuisizaa	Georgia	California
Quincy Burke Robert Hughen Nath Carolina	Terrell Fowler Sou Snith	Stephen Kearney Giglione-Brister Massachuserth
Sean Buckhart	Tara Gerhards	Sarah Kocisski
Rok Akig	Rick Altig	Geseser-Generer
Albem	Ontario	Missouri
Teressa Carlton	Christopher Gianotti	Richard Koschatzky
Geneser-Geneser	Sterr Friedluster	Man Zapper
Minerati	New Tesland	Flonda
Shalaisha Carr	Victoria Hainsworth	Raymond Lau
Enc Giglione	Jul Jennings	Rick Akig
New York	Colorado	British Columbia
Sonia Ciafardone	Belinda Flarris	Cory Lax
Marc Mexton	Scott Smith	Robert Sensile
Chao	Ukron	Oklahuma
Miguel Cueto	Claudia Hawkins	Christopher Layne
Eric Giglione	David Cohen	Est Gultone
Direc Jerrey	California	New Joney
Eric Curran Gelorg-Briacs Manushirem	Bruce Holes Sour Smith	David Leathers David Cohen Colifornia
William Degroot	Christa Hopson	Dominick Leone
Ciglicso-Briten	Vlad Baser	Eric Caglione
Manachanette	Texas	New York
Leoniel Diar	Brian Hughi	Randy Lerner
Jatoh Sori	Jacob Fosi	Esit Cigliane
California	California	New York
Promoted To G	eneral Agent	
Michelle Acosta	Michael Beck	Christopher Fave
Oglana Bisan	Geneser-Orteor	Darken Oldham
Rinde bland	Kansa	Pennadsania
Sarah Barrows	Timothy Collier	Earle Harris
Sorve Seare	Marc Moson	Tem Williams
Fennsylvania	Chia	Florida
Promoted To M	laster General Agent	
Jeffrey Altern	Andrew Bishop	Christopher Georgia
Rick Altig	Each Alag	Frie Coglisor
Omario	Washington	New York
Rachel Arenas	Robert Chava	Eric Leak
Rick Ahig	Ent Galione	Alt-Shahrak
Washington	New Jacoy	North Curslins
Eric Bailly	Randy Clem	Jeremy Long
Rick Alig	Conser-Bitmate	Genese Genese
South Dalota	Illinese	Mission

# PROMOTIONS

Addison Lewis Williams-Williams General

Lawrence Margolia Eric Giglions New Jersey

Michael Massaro Eric Citglione New Jersey

Ronald Maxon Insents Manone **DIADESCA** 

**Patrick Maserolle** Ramin Koalistji New Brannink

Kelly McCombes Marc Zipiset Flereicha

Matthew Modist Mare Zappes Flends

Josue Naranjo Mate Zapper Flumida

Michael Oromaner Frie Giglione New York

Daniel Pavek Reck Alvin North Dirkota

Colin Plerre Theone Conside Maryland Shatner Plerre Eric Giglione New York

Anthory Pipa Rick Altig lowa.

Dennis Pochron Jim Sunce Ohio

Paulo Rom Rick Airle Mannoha

Aldington Russell Eric Giglione Ment lener

Leo Schoenhofen Seeo Sninh Himois

Jason Sell Eric Gigliano New Jener

Steven Sequeira Sonvy Friedlands New Zealand

Frank Silvera Eric Giglione New York

Ryan Sinkfield Rick Altig Monneolu Cal Thurlby

Scort Smith Illinois

Tomika Turner Robert Hughes Nonh Carolina

Vernelle Unrau Rs.k Altig Marnada

Angelika Vassilieva Rick Altin British Columbi

Rodney Ward Scott Smith Michigan

**Ryan Welch** Steve Surace Ohio

Cynthia Wilhelmi Rick Altig. North Dakora

James Wilkinson Bill Jeunup Colorato

Joshua Whee Rick Alig Теннико

Maggie Wolfe Eric Clightone New Jency

Dans Haslett Iourph Manone Wescolumb

Satah Lundgren General Biosan Illinus

Marvin Narcisse No. & Minkowski Louisiansi Craig Pedersen Marcellin Adoms

Stephen Perotti Jatels Zott Californiti Arthur Westergren Tom Williams. Flexita

Anthony Owens Bill Journeys Colonado

**Richard Phillips** Rick Aluz Manutalia Dustin Rasum Rick Alog North Dals ea

David Regland **Terone** Conard Virginia Jeft Ribman David Cohrts California Susanne Stenger Eric Giglione New Jency

Dustin Venekamp Altig-Orlovic Nevada

William Whitaker Altig-Otheric Meyada

# INDIVIDUAL PRODUCERS

# INDIVIDUAL PRODUCERS

Contraction of the second seco	2. David Wang Woodridge, IL.	October Produ Name 1. Matthew W 2. David Wan
3. Fernando Oliveira Toronto, ON	4. Jason Gardner Raleigh, NC	3. Fernando G 4. Jason Gard 5. Mary Ann G E. Timothy Cri 7. Teressa Ca 8. Christophe 9. Karen McQ 10. Hurst Kopp 11. Douglas Ba 12. Mohammed 13. Marton Und 14. Abdulrazzad 15. Jenny Yens
5. Mary Ann Gaelic Auckland, NZ	6. Timothy Cruise Woodridge, IL	16. Huyen Bakt 17. Ruben Sob 16. Tommy Ric 19. Leutelia Sar 20. Johnny Har YTD Productio
7. Teressa Carlton Karisas City, MO	8. Christopher Daidone Raleigh, NC	Name * 1. David Wan * 2. Timothy Cr * 3. Marlon Uni * 4. Matthew W * 5. Curt Snow * 6. Mary Ann C * 7. Karen McO * 8. Michael No * 9. Ruben Sob
9. Karen McQuoid Auckland, NZ	Metairie, LA	<ul> <li>10. Robert Une</li> <li>11. Abdulrazzat</li> <li>12. Russell Mo</li> <li>13. Scott Reme</li> <li>14. Yvonne Her</li> <li>15. Allan Gilber</li> <li>16. Jennifer Ba</li> <li>17. Jinzhou Zh</li> <li>18. Lance Brow</li> <li>19. Daniel Potil</li> <li>20. Rudi Came</li> </ul>

# duction

Name	Net ALP	NG▲	Rin	MGA	SGA
1. Matthew Wolfanger	\$32,441	-	87.2	Paul Rumbuc	Durhon Oldham
2. David Wang	21.836		80.0	David Wang	Scott Smith
3. Fernando Oliveira	19,629	95	100	Gaurang Pandya	Joshua Chalom
4. Jason Gardner	18,588	97		Derak Hartley	Ali Shahrak
5. Mary Ann Gaelic	18,346		76.3	Lawrence Hauck	Steve Friedlander
E. Timothy Cruise	18,204		75.3	Steven Jakubczak	Scott Smith
7. Teressa Carlton	18,055	97		Scott Sonnenberg	Geneser-Geneser
8. Christopher Daidone	17,338	99		Derek Hartley	Ali Shahrak
9. Karen McQuoid	17,089		73.2	Lawrence Hauck	Steve Friedlander
10. Hurst Kopp	16,989	96			Nick Nitkowski
11. Douglas Bauknecht	16,681		83.9		Rick Altig
12. Mohammed Gani	16,575	80		Rajeev Arora	Rick Altig
13. Marton Underwood	16,535		68.7	Marlon Underwood	Scott Smith
14. Abdulrazzag Ahmed	15,676		73.0	Zulfikar Bhukera	Scott Smith
15 Jenny Yenser	15,607	92			Geneser-Geneser
16. Huyen Bakthy	15,544	100		Anthony Thomas	Williams-Zipper
17. Ruben Soberanes	15,498		69.7	Doreen Ryan-Foti	Jatoft-Foti
16. Tommy Richardson	15,430	98		David Hamilton	Robert Smith
19. Leutelia Sampson	15,346	95		William Cook	Tom Williams
20. Johnny Harrison	15,294	100		Scott Sonnenberg	Geneser-Geneser

# ion

Name	Net ALP	NG*	Rtn	MGA	SGA
• 1. David Wang	\$214,857		B0.0	David Wang	Scott Smith
* 2. Timothy Cruise	199,350		75.3	Steven Jakubczak	Scott Smith
* 3. Marlon Underwood	173,233		68.7	Marion Underwood	Scott Smith
* 4. Matthew Wollanger	167,321		87.2	Paul Rumbuc	Durhon Oldham
* 5. Curt Snow	154,668		76.0	Gloria Sanchez	Jatoft-Foti
* 6. Mary Ann Gaelic	141,487		76.3	Lawrence Hauck	Steve Friedlander
* 7. Karen McQuoid	137,197		73.2	Lawrence Hauck	Steve Friedlander
* B. Michael Nowak	137,162		76,4	Jim Bianchi	Durhon Oldham
9. Ruben Soberanes	131,952		69.7	Doreen Ryan-Foti	Jatofi-Foti
* 10. Robert Ulreich	131,040		86.3	Roger Johnson	Jatott-Foti
11. Abdulrazzag Ahmed	127,367		73.0	Zulfikar Bhukera	Scott Smith
12. Russell Morris	126,051		87.2		Marc Zipper
13. Scott Remmey	115,806		75.7	Jeffrey Dinocento	Eric Giglione
14. Yvonne Hernandez	114,876		79.0	David Iriye	David Cohen
15. Allan Gilbert	113,949		74.0	Denise Gilbert	Scott Smith
16. Jennifer Baron	111,967		70,1	William Cook	Tom Williams
17, Jinzhou Zhao	110,945		88.1	Rob Hay	Rick Altig
18. Lance Brown	110,761		77.3	Kathy Mann	David Cohen
19. Daniel Potilechio	109,915		74.7	David Wang	Scott Smith
20. Rudi Camenzind	109,096		89.2	Erik Graham	David Cohen

All Time Record to Beat

Month: \$51,235 Net ALP Marion Underwood

A Percentage of Net to Gross

### All Time Record to Beat-ANTE TTO NAME AND Mardon Made

YTD:	\$277,779	Net ALP	Marion	Underwood
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▲ Percentage of Net to Gross



# CONTRIBUTIONS

# MONETARY DONATIONS

#### American Income & National Income

- Contributed \$2,500 to the Debs-Jones-Douglas Institute for a reception honoring the Immigrant Workers Freedom Ride.
- Donated \$500 to the Ivy Tech State College Hall of Fame dinner.
- · Gave \$800 for an ad published in Autorotate a magazine for the OPEIU,
- Donated \$2,500 to the Institute for Police Research.
- Contributed \$5,000 to the A. Phillip Randolph Institute.

#### **Rick Altig Agency**

· Gave a total contribution of \$8,300 over the last five years to Canada's Leukemia Research Fund.

### **Geneser-Bitman Agency**

 Donated \$500 to the Greater Madison County Federation of Labor.

#### Mark Hancock Agency

- Contributed \$2,000 to the Teamsters Local 135 scholarship fund,
- Donated \$100 to AFSCME's annual convention fund.
- Gave \$100 to the Immigrant Workers Freedom Ride.
- Donated \$100 to the Community Leaders Partnership annual dinner.
- · Contributed \$125 to the Indiana Regional Council of Carpenters annual golf tournament.
- Donated \$350 to Indiana Labor Council.
- Gave \$100 to the Teamsters annual retirees picnic.
- Donated \$200 to the UAW Cap Council.
- Contributed \$100 to the A. Philip Randolph Institute for their annual youth conference.
- Gave \$160 to the Indiana Credit Union Foundation.
- Donated \$250 to the UFCW Local 700 Leukemia scholarship fund.

- Donated \$400 to the Central Indiana Labor Council/ United Way golf outing.
- Contributed \$100 to the Laborers Indiana District. Council golf outing.
- Gave \$200 to the Indianapolis Fire Fighters Local 416.
- Donated \$100 to the Jobs for Justice program
- Contributed \$240 to UAW Local 933 for their Civil **Rights Dinner**
- · Gave \$100 to the Eugene Debs annual labor dinner,
- Donated \$100 to the Indiana Central Labor Council.

#### **Robert Hughes Agency**

- · Contributed \$200 to the Charlotte Gty Council.
- Gave \$900 to the North Carolina AFL-CIO.
- · Donated \$280 to the CWA for ralife prizes.
- Donated \$50 to the United Veterans of America.
- Contributed \$100 to PACE Local 1268.
- Donated \$100 to IAM Local 108 for their annual Christmas Party,
- Contributed \$165 to the APWU.
- Gave \$950 to an area affiliated group's open house.
- Donated \$25 to the North Carolina Women's Bowling. Association for their annual ad book.
- Donated \$100 to BCTGM's annual golf tournament.
- Gave \$120 to the GT&R Federal Credit Union.
- Association for raffle prizes.

#### Allan Jennings Agency

 Gave \$1,000 to the Annual Alabama Organized Labor Awards Foundation for a scholarship presentation.

# **Total \$28,990.00**

# **OTHER DONATIONS**

#### Mark Hancock Agency

- · Donated 21 boxes for canned goods to the Hoosier Veterans Assistance Fund.
- Bought 50 Thanksgiving Day dinners for the Wheeler Mission in Indianapolis.

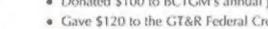
#### **Robert Hughes Agency**

· Collected over 6,000 lbs. of canned goods for laid off and disabled workers.

#### Allan Jennings Agency

Donated a color TV to the AFL-CIO for a door prize,

JILICO M

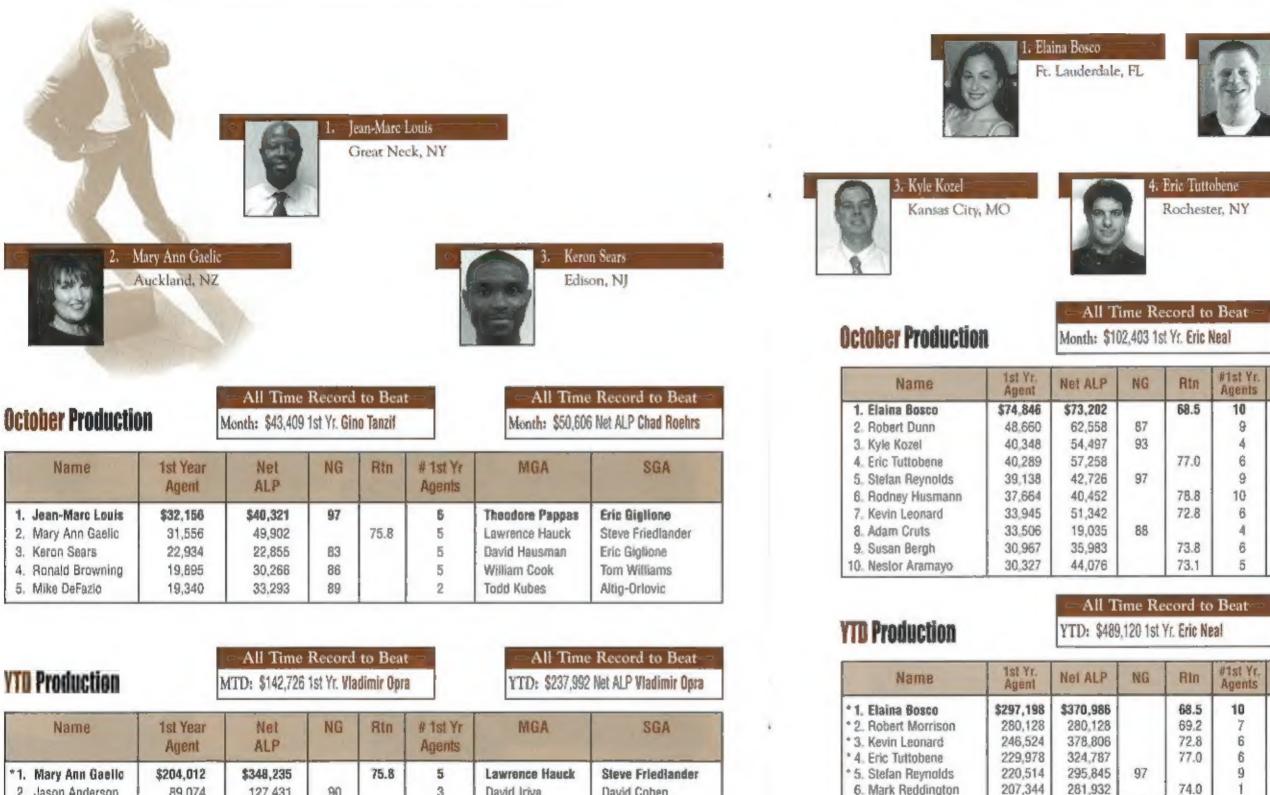


· Contributed \$75 to the Statesville Women's Bowling



## SUPERVISING AGENTS

# GENERAL AGENTS



2. Jason Anderson 89.074 127,431 90 3 David Iriya **David Cohen** William Cook 3. Ronald Browning 63.182 86 5 Tom Williams 113.236 62,960 92 5 4. Michael Hardy 91,623 **Nickolay Gusev Vlad Basov** 66 5. Jerome Cardwell 56,191 86,167 3 Steven Ratliff Shashi Parekh

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agent selection quidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

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259.469

266.759

245.865

208,317

200.687

182,668

177,394

168.925

7. Robert Dunn

8. Maurice Davies

9. Jason Dickson

10. Rodney Husmann

# 2. Robert Dunn

Columbus, OH



5. Stefan Revnolds Auckland, NZ

### All Time Record to Beat Month: \$111,262 Net ALP Eric Neal

Atn	#1st Yr. Agents	MGA	SGA
68.5	10	William Cook	Tom Williams
	8	Keith Zabrocki	Marc Morton
	4	Scott Sonnenberg	Ganaser-Ganaser
77.0	6	Paul Rumbuc	Durhon Oldham
	9	Lawrence Hauck	Steve Friedlander
78.8	10	Erik Graham	David Cohen
72.8	6	Marlon Underwood	Scott Smith
	4	Scott Sonnenberg	Geneser-Geneser
73.8	6	Jeffrey Dinocento	Eric Giglione
73.1	5	William Cook	Tom Williams

All Time Record to Beat YTD: \$864,620 Net ALP

Rin	#1st Yr. Agents	MGA	SGA
68.5	10	William Cook	Tom Williams
69.2	7	Lewis Prochnau	Rick Altig
72.8	6	Marlon Underwood	Scott Smith
77.0	6	Paul Rumbuc	Durhon Oldham
	9	Lawrence Hauck	Steve Friedlander
74.0	1	Paul Rumbuc	Durhon Oldham
	9	Keith Zabrocki	Marc Morton
68.4	9	Roger Geering	Steve Friedlander
68.9	2	Alex Roland	Chris La Fond
78.8	10	Erik Graham	David Cohen

# NEW PR TOOLS

# Ask and You Shall Receive...

# American Income and National Income introduces two PR tools to help your Reps with lead generation.

# FROM THE HOME OFFICE

As we have said so many times, our number one priority at the Home Office is to assist you in becoming a successful member of our team and this Company. To accomplish this task, we are continually looking for ways to improve.

Given this priority, recently, American Income and National Income's Market Development Team - Jules Pagano, Executive Director of the Labor Advisory Board, Hugh Walsh, Assistant Executive Director of the Labor Advisory Board, Denise Bowyer, Vice President of Public Relations, Paul Straubel, Vice President of Credit Union Development, Terrell Tipton, Director of Leads Administration, and Brenda Frizzell, Creative Director of Marketing - put together a bi-monthly Public Relations newsletter, The Front Line, to assist our PR Reps with their priority - lead generation.

Lead generation is one of the keys to building a successful Agency, Good leads provide an Agency with solid appointments that generate both quantity and quality business; thus providing a base to begin generating referrals. Our PR Reps are the individuals who literally go out each and every day, standing on the front lines in the marketplace, developing relationships and generating an increasing number of leads for our Producers to work.

Our Public Relations focus for 2004 is to fully develop our labor union and credit union markets thereby expanding each Agency's market reach and potential. In creating The Front

Line, we wanted to put a descriptive emphasis on what our Public Relations team does in the field and what they will be concentrating on in the months ahead. This tool offers a myriad of information which our Reps will find useful. From what's going on politically to advice from fellow PR Reps, this newsletter has it all.

As a team we all work together in both a real and virtual sense to systematically develop new ideas, new resources, and most importantly, ways to communicate. The Front Line was designed to offer information on the union and credit union communication arena so our Reps can get the information and resources they need in a timely manner to effectively execute their duties. To facilitate the effectiveness of the newsletter, we have also developed the News Flash, a mini bulletin of sorts, to get pertinent information in the hands of our Public Relations team so they have time to act instead of react.

The opportunity before us is tremendous and we want you to have all the best to do your best. Look for these new tools and plan your Public Relations activities with your entire Agency in mind.

If you have any ideas or resources you want to share on the PR front, e-mail the Home Office Market Development Team at marketing@ailife.com. You can also check out The Front Line online at the PR Resource Center on our Web site www.ailife.com.

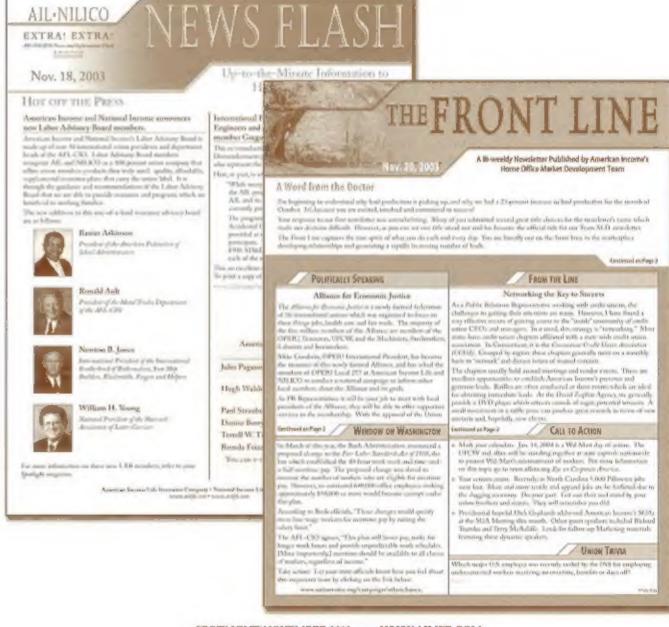
"What an excellent way to get out the information our Public Relations team needs so they can be more involved,"

- Denise Bowyer, Vice President of Public Relations

"This is a great tool for our PR Reps. They are the ones out there everyday doing what it takes to get American Income and National Income on the minds and in the hearts of union members everywhere."

- Brenda Frizzell, Creative Director of Marketing

"With our PR iniative focused on developing our markets, this newsletter will offer our Public Relations team a much needed starting point, and will give them the information they need to help drive this Company to the next level."



# NEW PR TOOLS THE FRONT LINE

## - Paul Straubel, Vice President of Credit Union Development

# MASTER GENERAL AGENTS

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B	( )	IN	41
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# how Me the Money\$ **Retention Bonus\***

SGA Durho Scott Rick A Steve Scott Steve Nick M Scott

Scott

SGA

David

# Leadership Bonus\*

Durhon Oldham Tom Williams **Durhon Oldham** Williams-Zipper Durhon Oldham Steve Friedlander David Cohen Eric Giglione David Cohen Eric Gialione

# **PR Bonus\***

Qualifier	SGA
Al Wall	Joshu
Malka Arony	Cohen
Robin Andrade	Giglio
Rona Pileggi Spano	Scott
Laurie Onasch	Manor
Brenda DiSomma	Eric G
Cheryl Cook	Durho
Fances Christie	Rick A
Vivian Dwyer	All Sh
Mark Gagliardi	Jatoft
Total PR Bonus Paid:	\$30,

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

	1. Jim Bian Rochest		]	8	. William Cook Ft. Lauderd			\$Sho
3. Lawrence Hauck Auckland, NZ		All Time R	Steven Gr Rocheste ecord to	er, NY		5. Paul Rumbuc Rochester, NY Time Record to Beat —		<b>Gualifier</b> Matthew Wolfanger David Wang Douglas Bauknecht Mary Ann Gaelic Timothy Cruise Karen McQuoid Hurst Kopp Abdulrazzaq Ahmed Marlon Underwood Lance Brown
<b>October</b> Production	Mon	th: \$190,653 1	st Yr. Slav B	litman	Month:	236,811 Net ALP Ed Orell	98,977	Total Retention I
Name	1st Yr. Agent	Net ALP	NG	Rto	#1st Yr. Agents	SGA	1 TY	18 12001
<ol> <li>Jim Bianchi</li> <li>William Cook</li> <li>Lawrence Hauck</li> <li>Steven Greer</li> <li>Paul Rumbuc</li> <li>Erik Graham</li> <li>Christopher Alphen</li> <li>Marlon Underwood</li> <li>Anthony Thomas</li> <li>David Iriye</li> </ol>	\$119,542 112,410 110,266 98,547 91,046 80,748 68,194 64,431 63,545 61,438	\$125,286 139,786 114,045 139,406 217,549 138,690 69,076 103,017 65,506 87,718		74.3 68.2 74.9 75.7 75.9 78.0 78.2 67.1 71.0 70.7	16 18 12 14 18 22 7 11 6 18	Durhon Oldham Tom Williams Steve Friedlander Durhon Oldham Durhon Oldham David Cohen Giglione-Brister Scott Smith Williams-Zipper David Cohen		Qualifier Jim Bianchi William Cook Paul Rumbuc Anthony Thomas Steven Greer Lawrence Hauck David Iriye Marc Rosen Erik Graham Theodore Pappas
<b>YTD Production</b>		All Time R ): \$1,705,178 1				Time Record to Beat -		Total Leadership
Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st ¥r. Agents	SGA		Qualifier Al Wali
<ul> <li>1. Paul Rumbuc</li> <li>2. Lawrence Hauck</li> <li>3. Steven Greer</li> <li>4. Jim Blancht</li> <li>5. David Iriye</li> <li>6. Marlon Underwood</li> <li>7. William Cook</li> </ul>	\$1,027,003 875,015 820,603 690,701 674,239 524,985 523,874	\$1,823,034 983,944 1,032,029 807,892 804,642 868,747 709,525		<b>75.9</b> 74.9 75.7 74.3 70.7 67.1	<b>18</b> 12 14 16 18 11	Durhon Oldham Steve Friedlander Durhon Oldham Durhon Oldham David Cohen Scott Smith Tom Williame	0	Malka Arony Robin Andrade Rona Pileggi Spano Laurie Onasch Brenda DiSomma Cheryl Gook Fances Christie

Master General Agent selection guidelines for recognition in the Spatight are as follows: Must have four First Year Agents coded and meet all production requirements.

80

68.2

70.1

78.0

18

12

22

8

Tom Williams

Jatoft-Foti

**David Cohen** 

Geneser-Geneser

798,526

915.285

992,028

539,296

523,874

520,370

489.414

484,012

7. William Cook

8. Steve Foti

9. Erik Graham

10. Brian Quinn

## US PAGE

#### **Bonus Amount**

n Oldham
Smith
Utig
Friedlander
Smith
Friedlander
litkowski
Smith
Smith
Cohen

\$6,488.39 \$4,148.94 \$3,336.29 \$3,118.89 \$3.094.68 \$2,905.18 \$2,718.30 \$2,665.08 \$2,645.74 \$2,621.30

# tion Bonus Paid: \$546,212,59 505 Producers Qualified

### **Bonus Amount**

\$10,532.11 \$9,222.30 \$9,177.79 \$7,148.83 \$6,885.48 \$5.336.79 \$5.260.64 \$4,420.09 \$4.173.96 \$4,082.62

## ership Bonus Paid: \$142,678.72 80 Managers Qualified

#### **Bonus Amount**

a Chalom n & Hartman ne-Brister Smith ne & Allig liglione mon Oldham Altig hahrak t-Foti

\$2,095.63 \$2.054.61 \$1,652.76 \$1,552.86 \$1,182.16 \$1,105.38 \$1,063.20 \$960.75 \$930.30 \$920.61

### 598.752 48 PR Reps Qualified

# PRODUCER TIPS

# Are You Handling AIL Partners Enrollments Correctly?

Last March, the Home Office changed the way Partners enrollments were handled to maximize their effectiveness as a lead source. Therefore, in order to maximize Partners' lead potential, the brochure was modified to include an additional perforated enrollment form,

The brochure now includes a small enrollment form for the basic program and a separate enrollment form for the Gold program.

Since the basic program is offered at no cost, the new format allows a Producer to complete the new perforated form for an applicant who wants the discount card, with or without insurance coverage, during their visit with the prospect.

The new Partners enrollment brochure and process have given some much needed attention to a beneficial program offering. However, there are some things to keep in mind when promoting the Partners program and submitting paperwork to the Home Office.

- · Producers should complete the basic enrollment while in a prospect's home and pass the enrollment form on to their SGA's office to be submitted with new business each week.
- The enrollment form should be stapled to the application along with the CWA check if the prospect is also appying for insurance coverage. Please do not bundle the Partners requests together and staple them in a stack to the transmittal.
- If the prospect does not want insurance, but wants the discount card, the enrollment form should be forwarded with new business transmittals. From that point, the applicant's enrollment will be processed by submit-operators and the basic card will be issued to the applicant. These submissions may be bundled.
- Remember to leave the brochure, which still has an enrollment form for the Gold program, with the prospect and explain if they are interested in upgrading to the Gold program, they just need to complete the Gold enrollment and send it, along with their activation fee check, in the envelope provided.

This new Partners enrollment format has generated more

enrollments, increased the program's usage, and certainly has increased your lead database for the renewal process. Just remember, doing it right the first time allows for a faster turn around and a more satisfied client.

For more information on this valuable program, log onto www.ailife.com.

# American Income

# arthare.

**Driving Down The Cost Of Health Services** 

· Opanty Olacount Health Services Plan For Families \* Hallonal Setwork () Thousands Of Local Providers

Raso Program Results Fy+ Sam Plan Internet Plan Pletingelas Drug Plas Chicpenetic Plet

Laid Propriet Assorts Root Propuel Revelue Designation Harters & Robitson's Supplements Query Tryint Plan Passial Research International Particular Statements Particular Research International Particular Statements Research Re

American Income's Partners Plan -A Great Resource for both You and Your Customers

The American Income's Partners Plan and the Best Benefits Plan, offered by SGAs in New York, have been a powerful resource and marketing tool for the past several years. Not only do these plans provide members with access to the largest provider networks in the nation, but provide discounts themselves. These discounts add up to valuable savings for many families each year. In fact, the prescription discount program, part of the Basic Partners Plan, has provided members an estimated \$2.5 million in prescription drug savings! This is an average savings of almost 29 percent per prescription (see the chart below).

With spiraling health care costs and drug prices skyrocketing, the Partners Plan and the Best Benefits Plan make great economic sense for the many union families you call upon each and every day. Your customers can receive these valuable benefits offered through both plans with minimal expense since - the Basic Partners Plan is offered at no cost and the Best Benefits Plan can be activated for only a \$10 fee.

Make sure you are offering this powerful discount program to everyone who requests to participate. The savings will add up for the families we serve and so will their appreciation for you in taking the time to explain and enroll them in this beneficial program.

For more information on these plans, log onto www.ailife.com

Month	Claims	Paid	Submitted	Net Savings	
January	10,459	\$293,116	\$413,553	29.12%	
February	9,564	\$264,118	\$372,611	29.12%	
March	10,675	\$305,043	\$430,889	29.21%	
April	10,093	\$287,339	\$403,225	28.74%	
May	10,184	\$288,466	\$405,904	28.93%	
June	9,947	\$282,686	\$400,538	29.42%	
July	10,184	\$288,720	\$408,850	29.38%	
August	10,131	\$279,978	\$392,505	28.67%	
September	9,950	\$198,577	\$281,254	29.40%	

# PARTNERS PROGRAM

# STATE GENERAL AGENTS

# STATE GENERAL AGENTS



Durhon Oldham

Category I		OCTOBER PRODUCTION						YEAR TO DATE FRODUCTION				
SGA	1st Yr Agent	Standard	stdrd	Net ALP	NG	Rin	1st Yr Agent	Standard	% Of Stdrd	Net ALP		
Durbon Oldham	\$392,341	\$164,400	239	\$585,639	-	76	\$2,723,492	\$1,161,600	234	\$3,918,276		
Rick Allig	1,172,885	596,400	197	1,743,181		69	9,341,153	5,964,000	157	14,782,872		
Jatoft-Foti	212,210	164,400	129	340.018		69	1,591.573	1.753.200		2,923,109		
Scott Smith	339,332	276,000	123	653,040		68	3,115,629	2,760,000	113	5.973.904		
David Cohen	217,957	192,000	114	336,537		72	1,966,863	1,920,000	102	3.222,669		



am Williams

Category II	1	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION		
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rin	1st Yr Agent	Standard	% 01 512 til	Net ALP
Tom Williams	\$171,642	\$84,000	204	\$248,145		68	\$1,009,340	\$840,000	120	\$1,932,639
Gigitone-Brister	154,939	96,000	161	165,099		73	1,754 456	960,000	183	1,919,760



Category III	100000	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Apant	Standard	% Of Stdrd	Net ALP	
Joseph Manone	\$143,187	\$68,400	209	\$217,853		75	\$750,471	\$684,000	110	\$1,614,101	
Mark Hancock	96,491	68,400	141	141,442		70	495,141	684.000		953,424	
Sleve Hartman	91,623	68,400	134	119,133	89		261,898	273.600		380,764	
David Zophin	77,282	68,400	113	98,952		78	667,477	684.000		935,774	
Marc Morton	73,869	68,400	108	149,314		71	848,209	684,000	124	1,359,771	



Steve Friedlander

Category IV		AUGUST PRODUCTION					YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NB	Rtn	1st Vr Aprilt	Standard	% Of Stdrd	Net ALP
Steve Friedlander	\$128,775	\$56,400	228	\$156,630	1000	74	\$1,253,849	\$564,000	222	\$1,617,090
Gleb Ostrovsky	79,477	56.400	141	100,621	91		264,282	225,600	117	335,948
Jim Surace	74,757	56,400	133	133,480		69	838,478	702,000	119	1,438,885





\$39,026

Chris Wittenbach

118

\$33,000

DN	-	YEAH TO DATE PRODUCTION							
.P	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	NOT ALP			
0	81		\$404,540	\$264,8000	153	\$469,478			

DUCTION	-		YEAR TO DATE PRODUCTION						
Net ALP	NB	Rta	1st Yr Agent	Standard	Stand	Net ALP			
\$51,107	97		\$116,038	\$66,600	174	\$127,702			

# LABOR ADVISORY BOARD

# Welcome to the Board

NIROD, CNC

**Ronald Ault** 

President of the Metal

Trades Department of

the AFL CIO.



Ronald Aust, President of the Metal Trades Department of the AFL-CIO, has been selected to sit on American Income and National Income's Labor Advisory Board. Mr. Ault brings 31. years of experience to this premier labor advisory board

The Metal Trades Department serves as an umbrella collective bargaining organization for 17 AFL-ClO organizations. Founded in 1908, the Metal Trades Department is the AFL-CIO's oldest constitutional separtment and the only one with authority to negot ate and sign covective bargaming agreements. Metal trade councies affinated with the Meta. Trades Department negotiate and administer multi-union contracts in ship building and repair, energy and chemic her updies, that gond to the operations, nucleaterest to a negation to in enables the public and prive e sector

before her te se calce as preside u. All served as the Elst Coast represent rave of the Michael Traces Department

Ault is a an inside machinist by trade. He was formerly an organizer with the International Union of Openting Engineers and a former business representative for the International Association of Machinists. He also served a four-year stint with the U.S. Navy including a tour of duty in Vietnam. Mr. Ault has served as president of the Tidewater Federal Employees Metal Trades Council and chairman of the Conference Committee at NNSY

We are solving forware and long partnership with Mr. Aalt and the AFL-CR). It is through the guidance and recommendations of a r , abor Adv sory Beard members, iske Ronald Ault, and it s through their cast option experience that American Incomeand National income can offer programs bencheral to anonmembers and their tame es-

## LABOR ADVISORY BOARD MEMBERS

Par I Almeson, President tept 6 Frit autovers Stuart Appe boum, President RWD Unton/UFCW Boxter Atkinson, President AFSA Ronald Auit, President Meta Trades Department Mucton Bahr, President CW/A Dave Barrett, Former Premier Province of British Columbia Theodore Bikel President AAAA William Burrus, President APWU Sam Cabral, President Int Uruch of Pouce Assoc. Doug Dority, President WFCW. John Dougherty, President OPCM Int . Association Gerald Feder, LAB Secretary Feder and Associates Edward Fire, President IUE/CWA M.A. "Mac" Fleming, President Br Terhoun of MWF

ALX Larry Gregoire President IntlCWUC/UFCW James Grogan, Jr., Gen. Pres. AW/U Don Haha, Int'l President BLE Sonny Hall, President TWUA Jomes Hoffa, General President Int'l Brotherhood of Tcomstern Joseph Hunt, General President Int'l Assoc of BSORIW Frank Hurt, Jot'l President BCTGM Gloria Johnson, President CLUW Newton Jones, Int'l President IBB Gregory Juneman, Int'l Pres. IFFTE George Kourpiss, President ARA, AFL-CIO Thomas E. Lee, President AFM of the U.S. and Canada William Lucy, Sec-Treasurer AFSC MF

Peters a Friends President

Leon Lynch, Vice President, 1.584 Martin Maddaluni, Gen. Pres-UAJAPPEI Hon, Ray Marshall Former US Secretary of Labor Warren Mart, Gen. Sec.-Treas. IAM. Terry O'Sullivan, President LIUNA Oscar Owens, Sec-Treasurer Amagemented Transit Union Jules Pagano, Exec. Director AIL Labor Advisory Board W. "Dan" Pickett, President BRS Clyde Rivers, Assoc. President. **CSEA** Cecil Roberts, President UMWA. Milton Roudo, President LCLAA Michael Sacco, President 5IU Robert Scardelletti, Int'l Pres. TCIU Harold Schaitberger, President AFF

Edward & Suchvan, President RUT A, minore Michael Sullivan, Gen. Pres. SMWA John Sweeney, President AR-CIO George Tedeschl, President GCIU Richard Trumka, Sec-Trens. AFL-CIO Tim Tuttle, President AFOWL Gene Upshaw, President FPA Hugh Walsh, Asst. Exec. Dir. AlL Labor Advisory Board Donald Wightman, President UWUA James Williams, Gen. President IL PAT Boyd Young, President PACE Int'l Union William Young, President NALC Hoo. Speaker Jim Wright, Honorary Wember of LAB

# LABOR ADVISORY BOARD Welcome to the Board



William Young, President of the National Association of Letter Young became a shop steward in 1969. He was later elected Carriers (NALC), has been selected to sit on American Income branch president in 1971 state officer in 1972, regional and National Income's Labor Advisory Board. Mr. Young brings administrative assistant in 1978 and national business agent for 38 years of experience to this one of a kind labor advisory board. the San Francisco area in 1986. Founded in 1889, the NALC is a smoot of city letter carriers. Atter services in the state of the state of the material Mr. Yes the way empowed by U.S. Postal Service. Letter catrices de reference elected executives copression in 1998 pairs he example estimated 203 billion proces of road list year working six days of TO GANK YET IS PENDET week is get if is fremendous job accomp shed. These offer It is the property of the state of the state of the state of AIPA Land. surresserve more than 38 in from bornes in the schere subtrains. A visity Bland that we are bleit, privile restances ind and towns scross America.

programs was becoder working invalies. We put Mr. Young's background includes serving in third dis NALCS. Mr Y at LS Message a la seril w month large or its top 10 resident officer positions since 1990. After serving rolling personal openies on motor wellinged masters we Army Young began his you dicareer in 965 in Sand is Obispic. in looking forward to a prosperous real inship with the NALC Conforma where ar became is volved with the NALE m. Mr You w.



NTRODUCING W ham Young President of the National Association of Letter Corners

# PR REPRESENTATIVES

# PR REPRESENTATIVES

### **October Production**

PR Manager	No. Cards	SGA
1. Debbie Enstedl	21,835	Rick Altig
2. Brenda DiSomma	9,684	Eric Giglione
3. Al Wall	8 868	Joshua Chalom

All Time PR Card Production Record Month: 18,960 cards Anthony Gentill							
1. Al Wall	8,868	Joshua Chalom					
2. Robin Andrade	7,210	Giglione-Brister					
3. Cheryl Cook	5,478	Durtion Oldham					
4. David Blaisdell	5,007	Rick Altig					

5. Mark Gagliardi

Care in the	- dát- Garrie	
1. Malka Arony	4,070	Steve Hartman
2. Brenda Swecker	3,783	Chris La Fond
3. Rachelle Valdez	3,725	Marcellus Adams
4. Cathenne Briggle	2,160	Steve Hartman
5. Laune Onasch	1,648	Manone & Allig

3,915

Jaloft-Foti

All Time	PR Group Production Record
	125 groups Darrell Dorey

-Calegori D	-Uni-s-	
1. Cheryl Cook	17	Ourhon Oldham
2. David Blaisdell	12	Rick Altig
3. Pater Nielsen	11	Scott Smith
4. Robin Denham	10	Geneser-Geneser
4. Joseph Gatusha	10	Durhon Oldham
4. Casandra Robinson	10	Altig-Martyn

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top humber of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows. *Must have two PR Representatives coded and meet all production requirements* 

# PR Manager



Debbie Enstedt Winnipeg, MB

# Category Ast



Al Wall Toronto, ON



Robin Andrade Framingham, MA

# Category Ba



Malka Arony Phoenix, AZ



Brenda Swecker Canonsberg, PA

# Category @:



Cheryl Cook Harrisburg, PA



David Blasdell Nashville, TN

### **YYU Protestion**

-PR Manager			
*1.	Debbis Ensiedt	205,258	Rick Altig
*2	Brenda DiSomma	46 246	Eric Gig one
3	Charles H	43 293	Jatoft-Fot.

## All Time PR Card Production Record -

YTD: 61,879 cards Denise Bowyer

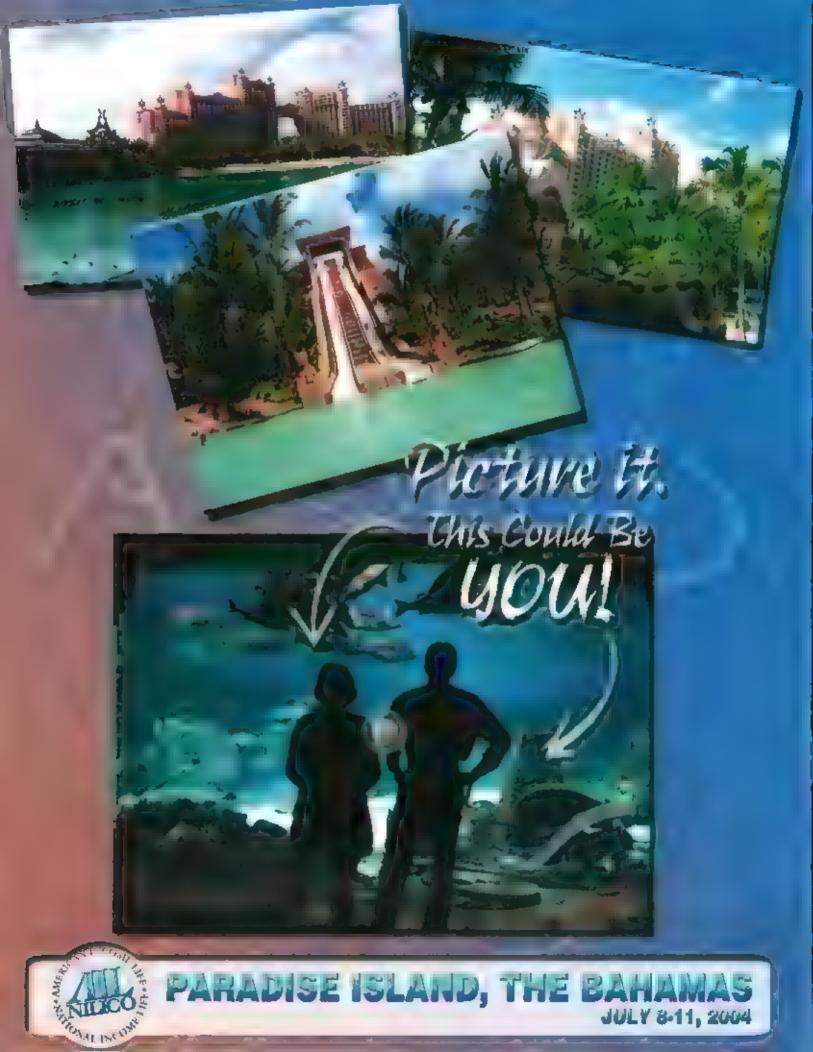
Category A-	- <del>No</del> : Carile=	
*1. Rona Pileggi Spano	41,473	Scott Smith
*2. Brenda DiSomma	29,843	Eric Giglione
*3. Al Wall	29,503	Joshua Chalom
4, Robin Anrade	25 659	Gig one-Brister
5. David Bia sdell	23 643	Rick Altig

đặ	aing organ	-Nn-Garás-	
*1.	Malka Arony	23,781	Steve Hariman
*2	Laune Onasch	22,605	Manone & Atig
•3	Brenda Swecker	17,156	Chris La Fond
4	John Wexinson	15,468	Geneser-B tman
5.	Irene Rurycz	15,071	Jim Surace

### 

Altheory and a second s

1.71	and the fail by the second sec		
	*1. Donald Spohn	74	Marc Morion
	*2. Becky Cutier	70	8- Jennings
	*3. Kenneth Altizer	69	Marc Morton
	4. Cheryl Cook	68	Durhon Oldham
i	5. Richard Case	67	um Surace
	5 Richard Case	67	Rick Altig



# PR BONUS

# Qualifiers

Al Wall\$2,095.63Maika Arony\$2,054.61Robin Andrade\$1,652.76Rona Spano\$1,552.86Laurie Onasch\$1,182.16Brenda Ul Samma\$1,105.38Charyl Cack\$1,063.20Frances Christie\$960.75Vivian Dwyer\$930.30Mark Gagliardi\$920.61Brenda Swecker\$909.72Joseph Galusha\$865.34David Blaisdell\$864.85Leo VanDenBussche\$849.94Becky Cutler\$734.09Catherine Briggle\$694.26Shannon Walker\$629.06Irane Rurycz\$622.26Susan Gilbert\$577.60Erin McKee\$545.99Jaime Midtbo\$531.65Richard Case\$4471.10Darrell Dorey\$463.00Jenny Williams\$448.58Susan Kelleher\$356.90Jacqueline deVooght\$363.92Charles Hull\$357.17Patt Morgan\$352.45Erica Dalager\$311.70Patt Morgan\$250.56Parminder Sihota\$238.50Røbert Dalley\$231.03Richard Meshulam\$231.33Jania Khicheyan\$229.14John Wilkinsen\$211.77William Gibson\$250.56Parminder Sihota\$238.50Røbert Dalley\$211.32William Gibson\$250.56Parminder Sihota\$238.50Røbert Dalley\$211.64Suzanne Powers\$211.77William Gibson <td< th=""><th></th><th></th></td<>		
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	Danald Spohn	
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	Leigh Yost	\$185.85



JANUARY FEBRUARY MARCH APRIL MAY JUNE JULY AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER



### LEADERSHIP BONUS

Jim B nch. \$10,532.11

Bill Cook \$9,222.30

Paul Rumbuc \$9,177.79

Anthony Themas \$7,148,83

Steven Greer \$6,885.48

Lawrence Hauck \$5,336.79

David krive \$5,260.64

Marc Rosep \$4,420.09

Erik Graham \$4,173.96

Theodore Pappas \$4,082.62

5111 Hayer \$3,920.67

Francisco Perez \$3,429.11

William Heath \$3,038.80

John McGrath \$2,908.01

Marlon Underwood \$2,837.16

Darren Miller \$2,737.82 Keith Zabrocki \$2,513.98

Todd Kubes \$2,429.99

Kirk Kupsky \$2,166.99

Steven Jakabczak \$2,153,63

Roger Fung \$2,115.94

Jeffrey Purtell \$2,069,40

Jason Schlomann \$2,041,45

Michael Bromberg \$1,929.88

Xevin Surles \$1,831,15

Jason Crain \$1,762.71

Rob Hay \$1,626.73

Eric Tuttobene \$1,423.45

Roger Geering \$1,417.63

Doreen Ryan-Foti \$1,409.10

Gregory Partee \$1,271.67

Melinda-Rae Lyse \$1,128.84 Jonathan Saluk \$1,123.80

October Bonus Qualifiers

Jean Marc Louis \$1,120.02

Hujber Christine \$1,076.44

John Hancock

Kent Booze \$973.74

Lee Conti

\$955.77

Gregory Stard \$914.67

Neslor Áramayo \$910.51

Christopher Alphen \$904.77

Adam Kiss

\$897.33 Satly Tapia-Osmun

\$875.53 Vincent Gore

\$850.08

Michael Newak \$838.12

Jason Danielson \$830.91

Everett Elstak \$796.00

Elaina Bosco \$755.68

Total \$142,678.72

Stefan Reynolds \$698.49 Yaacov Rosenberg \$662.64

Ernesto Conder \$651.93 Daga Hazlett

\$620.49 Kevin Leonard

\$607.02

Rodney Hosmann \$586.33

Robert Dunn \$580.48

Horace Johnson \$575.47

Brandon Ito \$524.20

David Wang

\$435.78

Mary Ann Gaello \$427.23

Jerald Muhammad \$423.88

Kevin Khadivlan \$422.83

Koble Samuels \$409.33

Brian Traboulay \$402.97

Matthew Wolfanger \$391.92 **Maurice Davles** \$386.12 Mahoney Ryan \$358.06 Sarha Lundgren \$351.74 Saeid Ali Nessar \$349.15 Leg Soucy \$341.90 **Carlos Bastardo** \$338.68 John Threadaill \$335.75 Steven Strong \$312.30 Scott Georger \$302.71 **Jorge Rubio** \$299.92 Mike Defazio \$296.76 **Ronald Browning** \$290.02 Elmore Mundell \$267.72 **Jason Anderson** \$264,29 Hal Herman \$239.41 **Mark Reddington** 

\$218.71

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# RETENTION BONUS

#### **OUALIFIER**

Natthew Wollanger David Wang Douglas Bauknachi Hary Ann Gaelic Timothy Cruise Karen HeQueod Hurst Teop Abdulicazzag Alemed Harien Underwood Lance Brown kobert Russo **Hichael Newsile** Robert Ulreich Emmanuelle Fantoli Ruben Soberates Cart Ster **Nustell Morris** Fernando Oliveira Tictor Quinsch Kim Wähelm Larry Lozand Yvonne Hernandez lason Gardner Hestor Aramavo Conshia Wilheam Hal Herman Tevessa Carlton joseph Hepbir Christopher Daidore **Naurice Davies Rudi Camenzind** Mark Bleier Elmars Hundell Hugo Rust Louis Hull John Thomas Hohanimed Gani Zutfikar Blockera Cyni Desrosiers Barry Deardorl Chris Beresten Jenny Yenser Huppen Balking Steven Strong Daniel Poblechia Robert Dunn Tommy Jichardson Allan Gilbert David Thernico Leuislia Samoros Tobias Jenkins **Johnny Harrison** Harprivet Guiral Samuel Cohen leas Brinkmann Lawrence Tenamore Paul Allonce Brian Wadler Chris Rose Corr Las Arthur Westergen Donald Shuck Non Frießlander Nicharl Kolusa Nichael Anten Scott Floria Randolph Souliers Leroy Humphries. **Hargaret** jones Scott Meeney Hike Asimple Hike Delazio Robert Patterson **Yidó Crawford** james Stallings Darkine Cadet Lintrence liggett Alex, Bluhm Hax Quasem Nadia King Lynda Williams Olal Johnson Retalie Inicker David Salomonov Horace Johnson Aussell Lewis

AGENCY
Durthan Eligham
Scott Smith Nick Allig
Steve Friedlander Scott Smith
Sieve Friedlander
Nick Nickowski Scott Smith
Scott Smish
David Cohm Rick Altig
Durhon Aldham Jayole-Foli
David Cohen
Jacole-Fabi Jacole-Foli
Marc Jipper Joshua Chalom
Laton-Feni
hick Albig Jatols-Foei
David Cohen Ali Shaheak
Tom Williams
Rick Albig Durhon Oldham
deugate-deugate
Geneser-Geneser Ali Shabrak
Stave friedlander David Cohen
Gary Bluter
Scott Smith- Jacobi-Foti
Bric Giglione Chris La Fond
Rick Alkig
Scoel Smith Rick Altig
Exit Gigliowr
Rick Allin Geneser-Geneser
Hilliams-Lipper Hilliams-Lipper
South Smith
Rater Horson Robert Solido
Scott Smith
David Cohen Iom Williams
Chris Wittenbach Geneser-Genesar
Rick Altig
Eric Giglione Joseph Hanone
Sout Smith Eric Giglione
Jacoli-Foli
Alling-Martyre Robert Smith
Toms Williams Mark Hancock
Eric Gielebrie
Man Mumert Bick Allig
Scott Smell
Alog-Martyn Wad Batter
Durhos Öldham Durhon Öldham
Geneser-Bilman
Alog-Orlow: Robert Hughes
Steve Friedlander Rad Raser
Giglione-Brister
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David Cohen
Altig-Orlovic Kerm Pawlowski
Hare Horton Joseph Hanone
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Tem Williams Dyrhon Oldham

	QUALIFIER
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SALIALM	Dennis Hunte
13,33629 13,111,19	Luis Hinds Sean Griffin
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\$2,905.18	Tinverty Houser
12,711.30	Nichael Genmaner
2,443.08	Renneth Hedima
\$2,645.34 \$2,621.30	Elichael Hassare Steve Lochvig
\$3.584.56	Joseph Coarsey
\$2,569,22 \$2,513,23	Maria Esposito
\$2,528.95	Arnold Lacesselle Ridbys XDiut
\$2,419.77	Brian Adams
\$2,448,34	Radd Farraway
\$2,365.68	Gregory Ener
\$2,355.51 \$2,352.57	Anthony Christman Ratin Hagisseuf
\$2,254.78	William Haada
\$2,241.69	Joseph Larsen
\$2,232.16	William Ebergeon
\$2,230.57	Second Henris Result Berming
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\$2,174.95	Jeliey helling
\$2,166.63	Robert HacDonald
\$2,667.33 \$2,680.65	Desiglas Triglin Peter Auhos
12,074.06	Christopher Tare
\$2,072.05	Dennis Packron
12.075.45	Carl Bellen
\$2,024.12	Banial Parek
32,010.05	Bradley Knowl
\$2,609,12	Savart Paoline
\$1,789.03	David Promiss
\$1,929.15 \$1,940.68	Jory Rennedy Eric Gainst
\$1,934,47	William Wietaler
\$6,177.20	Hickarla Terrety
\$1,872.93	Chenica Batteiste
\$1,865.37 \$1,864.98	Daniel Phares Robert Olsos
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\$1,453,97	<b>Grystal Valentine</b>
\$1,851.66	Scies Jordan
\$1,850,27	Sharen Kepsta Jacoph Freimer
\$1,041.52	David Advertise
51,814,35	Tel Schilling
\$1,835.37	Suphen HacDonah
\$1,832,33	Nabeoca Hulfan Scott Desawii
\$1,804.97	Omar Hasheim
\$1,801.65	Earnest Loveless
\$1,788,00	John Agnew
\$1,776,81 \$1,752,84	David Fagnaga Catride Parisi
\$1,746.57	Michael Saracine
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\$1,497.26	Arkadi Belman Bhosda Shaffer
\$1,670.36	Edwin Hores
\$1,62,37	Scott Returny
51,643,40	Michael Jeske
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\$1,695.10	David Helizs
\$1,594,13	Joshua Wise Norman Librari
\$8,59411 \$8,589.10	Diane Caballero
\$3,589.10 \$3,589.10	Jelliney Alarens
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Nick Jillig David Colum
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Marc Tipper Durften Ofelbam
Eric Gerbane
benk-fañ Eric Gigliane
General-General
Joseph Hanone Soeve Hartman
Ten Williams
Durben Oldham
hick Albig Rick Abig
Gary Neier Wad Baser
Had Naser Hadi Nasori
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Vir Bancock Durben Oldham
Term Williams
Sim Surace Chris La Fond
Durban Oldham
jadaus Chaleen Clens Wittenbach
Perhen Gidham
Scent Smith
Nick Mile Nick Altig
Lich Alter
Esic Giglione Darbos Oldham
Not Alle
Mi Shakrak Mig-Brieric
Eric Gidione Derhon Oldham
Harr Hurton Scott Smith
Scott Smith Nick Mig
Stee Barlenan
Gieb Ostrovsky Eric Giglione
Barban Båham
tric Giglene Dill Jennings
Justica Clusion
Jacott-Feel Rick Alling
Jaroft-Holi David Colore
Enz Gijkone Sill Jennings
Sill Jeanings Dois & Tand
Darbon Öteluna
Hick Allig Tem Williams
Fore-Whitesethill
Rath Ranood: Biok Alling Nick Alling
Nick Mig Band Canes
Suchan Giffigen
Basid Cohen Joir Gisland
Eric Giglione Geneser-Bitman
Bolt Albig Steve Bartonau
General - Sienan
Jatelt-Feli Scott Smith
Durhen Oldham Geneser-Nitman
Parlos Oldon
Durhan Oldham Scott Swift Rick Allig
Hick Alling Chris La Tend Reburn Smith
Chris La Tend Relieve Smith
Buffes Oldhare
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	QUALIFIER
110319	
\$1,547,87	Sandi Bahcodu Kirk Repsky
\$1,561.95 \$1,552.70	Benjamin Hanolta
\$1,551.34	Gristopher Lock
SI GUI II	Jeseph Neort
\$1,548.93 \$1,537,18	Hichael Snow
\$1,5(9.1)	Bertram Teldman
\$1,517.35	Serven Bodrigvez
\$1,511,85	Tamp Bail
\$1,510.81	Fredrick Hadayu,
\$1,508.81	Robert Pomerican
\$1,508.47	<b>James England</b>
\$1,507.16	Gentie Taylor
\$1,506.06	William Sanders
\$1,505.28	David Jennoegs
\$1,693,21	Anthony Scovera
\$1,491.69	NJ-Karim Walji
\$1,499,46	feim Ganten
\$1,483,67	Harjoriz Long
\$1,65,07	Scate Georger
\$1,469,68	Appent Rife
\$1,469,68 71 <i>M</i> 4 41	John Franklin
51,459,81	Larry Halier
\$1,452.01 \$1,439.12	Dan Rawn Teitch U
\$1,433.14	Calin Pierre
\$1,429.10	Carey Yance
\$1,01.35	Hadya Woolyari
\$1,426.10	Rand Hadrigs
\$1,01.97	Calin Baban
\$1,411,51	Bandy Clem
\$3,409.36	Denim Smith
\$1,397,67	Andrew like
\$1,397.64	Hent Theswer
\$1,395.46	Jennifer Anderson
\$1,195.01	Bosahi Andersch
\$1,382.44	Asmona Cruz
\$1,375.93 \$1,371.13	Eddy Metidieri
\$1,373.13	Preesi Saligal
\$1,370.44	New Section
\$1,378.58	Sarah Kecimil
\$1,360.77	Justin Hill
\$1,35636	Kathleen Leughra
\$1,352.18 \$1,336.42	Gabriela Nendez-
21,231212	Sarah Landgrei. Nadi Milmat
\$1,335.90	Sacton Johannise
\$1,335,45	Garrett Harrers
\$6,327,20	Ladiel Arenas
\$6,321.95	David Penick
\$1,119.92	Tabert Jerich
\$1,319,92 \$1,314,60	William Hathorn
\$1,113,01	David Williams
\$1.312.92	Shoaib Abbasi
\$1,300.23	Jay Heyer
\$1,200.23 \$1,298.79	Joie Curbelo
\$1,298.28	Robert Toovey
\$1,295.94	Rodger Heaton
\$1,293,95	Reangth Han
51,290,09	Jahanash Zafar
\$1,204.93	james Humphrie
\$1,222.21	Lorna Williams
\$1,275.45	Share Compily Larry Wright
\$1,274,39	Dean Praid
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\$1,231.11	Libert Seeber
\$1,239.24	Diane Carrien
\$1,227,99	William Institute
\$1,22634	Peter Tankah
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\$1,224,27	Joseph Laenirez
\$1,22434	Juaquin Santus
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\$1,223.94	Bryas Johnson
\$1,220.64	Depen Habers
\$1,206,22	Mancy Parker
\$1,207.31	Isaac Haleh Pater Halen
\$1,39(17	Peter Nielson

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AGENCY

tick Alling Geneter-Baman ania Nanoilas Joseph Hanone topher Lockridge **Gleb Ostrovsky** Hare Epper lick Allig Iom Welliams Exic Neal Erk Giglione Durhon Oldham ra Pomerleau Nick Hansfield Tic Hawrook Dan Phillips Nink Albig Durhon Oldham Nick Alitz Rick Aldy **Aobert Hughes** Ohris La Fond Durhon Oliham We Hancork David Cohen David Lophin lick Altin lick Altie Tyrane Conard Harr Morton ive Woodyard **David Cohen** Nich Altig West Bason Geneser-Bitman Steve Friedlander Williams-Williams Chris La Fond **Rick Alug** ifer Anderson Sic Giglione Geneser-Geneter Derhon CARiam Joshus Chalom Geneser-Genetier Geneser-General Steve Hartman deen Leughran Eric Giglione riela Nendeza David Cohen Geneser-Silmun fill (minings an johannisen **fick Alby** jaloft-foe **Nick Albe** Geneser-Geneser Scott Smith liam Hathorne Scott Smith **Bick Alsia** Nick Alling Durbon Oldham Marc Zipper Rick Aldig Nick Mitg Furer-Whittinghill Joshua Chalom Hob Bohrs es Humphries Eric Giglione Iom Wilsams Dan Phillips Mark Bancock joe Hanone Forer-Wintonshill Durhon OHRam k Reddington Nick Alling Nick Mansfield **Durbon Clidham** Nick Altig Durbon Oldium Joseph Hanone Eric Giglione Marc Loper Nock Alog Gan Troiman Hart Topper Kevin Pawłowski jaloft-fori Bill Jennings Geneser-Bitman Nick Altig Gighone-Brister Enc Giglione **Nick Altig** 

\$1,201.59
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\$1,097,67 \$1,096,08 \$1,093,53 \$1,090,20 \$1,087,42 \$1,087,42 \$1,087,42 \$1,084,32
\$1,083.37 \$1,081.14 \$1,072.16 \$1,066.23 \$1,062.66 \$1,061.16 \$1,059.51
\$1,058,91 \$1,055,33 \$1,053,00 \$1,049,52 \$1,046,16 \$1,045,27 \$1,037,44
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\$1,004.71 \$1,006.56 \$1,006.53 \$1,005.87 \$1,003.29 \$1,002.57 \$1,000.56
\$973.01 \$972.22 \$965.69 \$954.03 \$942.74 \$935.30 \$929.02
\$924,71 \$924,12 \$922,94 \$922,74 \$922,14 \$920,52 \$918,99
\$916.75 \$917.55 \$916.25 \$916.23 \$916.23 \$916.23 \$916.23 \$914.97 \$914.91

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# **RETENTION BONUS**

Narinder Sidhu Scott Zoll Richard Hiller Yincest Gore Uchus Kish Jin Li Mark Philips	Auck Ahig Vic Hanceck Tom Williams Nick Mikkowski Bick Ahig Aick Ahig Geneser-Seneser	\$497,21 \$495,54 \$493,21 \$493,21 \$492,20 \$497,47 \$496,70 \$496,70 \$490,03	Darsin Land Edward Johnson Satvern Dichklann Frtydenn Dishabighanb Jolian Collins Frederich Ross Reisa Negeren	David Cohen Hart Eupper Hill Jessings David Cohen David Tapfrin Derhen Okhan Lateli-Feji	\$462.52 \$462.54 \$460.54 \$401.32 \$399.91 \$599.14 \$598.83 \$596.31	Total Bonus Paid Out		
Arry Longyear Brigite Synesael Hathew HacCannell Andyony Walthoue Emity Reiss Meässa Luikart Alan Jones William Danis Robers Weir	Giglione-Brister Nick Altrig Nick Altrig Scott Smith Joseph Manowe Marc Hoetow Eric Gigfione Chris Wittenbach Durthoe Oldham	\$795,52 \$780,57 \$779,01 \$770,67 \$740,06 \$739,37 \$100,89 \$700,14 \$498,94	koland Cheney Nocco Fruccio Grank Silvera Poppor Walker Orestopher Hasmossen Wickey Soaic Carit Fungent James Satt	Yock Adig Wick Adig Eric Gigfonoo Nick Adig Yock Adig Scott Smith Jechus Chalom Scott Smith Nick Adig	\$410.50 \$409.33 \$409.33 \$408.43 \$404.54 \$604.20 \$403.49 \$403.49 \$403.49	Latricia. Malde Josog Chun Bavid Leathtors Brion Weck William Burkank Nischael Rome Abdelhadi Badveddine Thomas Nicgonigal	Fyrone Coesrd Rick Alég David Cohen Bric Gylione Derhon Oldhann Joseph Nasone Bick Alég Bick Alég	\$342,40 \$342,63 \$342,63 \$342,54 \$342,55 \$341,55 \$341,55 \$341,55 \$341,34
Reberca Dunwoodie Randy Downs Angel Diciaccio Jerrell Thornton David Galbreath Christopher Georgiadis	David Jophin Dorbesi Oldham Durban Oldham Gleb Ostrovsky Steve Friedlander Eric Giglione	\$831,72 \$829,71 \$829,47 \$824,49 \$821,62 \$8114,95	Joseph Staphton Hatthew Holdst Smjab Awan Jinel Telford Itravis Tandeberghe Obris Panzanelia	Eric Giglione Narc Epper Eric Giglione Eric Giglione Nick Mög Levin Pavlovski	\$619,54 \$615,07 \$615,28 \$615,28 \$613,15 \$613,16	Presson Faulter Lennuel Diaz Bubert Ward Efizs Burban Jean-Plare Louis Azalea Plump	Mark Hansock Jarolt-Fori Geneser-Dioman Giglione-Brister Enic Giglione Scott Smith	\$345.87 \$345.54 \$344.55 \$344.13 \$343.45 \$343.45 \$343.35
Todd Kubes Benjamin Tanfosten Timothy Trimboli Chris Dixon Tawrey Hall Elizabeth Hodgson	Attig-Orlovic Scott Smith Duchos Oldham Mark Hancock Haet Blumers Joshua Chalom	\$837,74 \$835,92 \$834,99 \$833,91 \$833,13 \$833,02	Jeannine Stackleu Rodello Joës John Bunatr Ronald Guravy Lanar Pesser Leil Frickson	Jaseph Masant Eric: Veal Vallians: Will una Ductuus Calbum Nick: Niekawshi Jaseph Masanz	\$625.02 \$624.90 \$624.84 \$624.80 \$623.33 \$623.33 \$622.35	Adriana Garcia Michael Smolic Amanda Fisher Komberly Ilvampton John Shearer Debra Littleton	Jatolk-Ferb Jodnez Chałom Rick Alóg Rick Alóg Eric Giglione Rick Hansfield	\$349.86 \$349.41 \$348.27 \$347.73 \$347.73 \$347.89 \$346.68
Alison King Gerardio Leon Jay Lupejikis Kevin Coluo Mathan Conaonere Sean Bunkhart	Furer-Witelbinghilt rilad Basev Steve Hartsman Durfion Oldham Nick Aliikowski Nick Aliig	\$846.30 \$841.90 \$841.29 \$840.03 \$838.59 \$838.26	Hichael Bromberg Hichael Deaton Refercta Dokreuil Peter Joh Aufserta Karban Randy Sanju	Jorduna Chalum Plars Zupper Geneyser-Sitman Nick Abig Nick Abig Nick Abig Nick Abig	\$479,84 \$479,84 \$428,84 \$428,85 \$478,48 \$428,35 \$477,54	Abbey Ital Danielle Toung Aktuander Swein Orandra Gecer Jack Smith Mobbert Adrigansen	Steve Haroman Enic Giglione Esic Giglione Gleb Ostravsky Williams-Williams Steve Friedlander	\$352,14 \$351,45 \$351,42 \$351,18 \$350,73 \$349,95
Ronald Kastnar Ronald Kastnar Ronald Cook Duong Hysyten Pierre Bourbownais Rodney Christyk Christ Curnyrigham	Durhan Oldhani Geneser-Geneter Eric finglione Rick Altig Nick Altig Nick Altig	\$853,23 \$853,23 \$852,15 \$850,90 \$848,21 \$848,21 \$847,98 \$846,81	Robert Congrove William Ellis Dane Edwards Raggie Wolfe James Whitengoo Lavester Groupga	Harr Zipper Dorbon Oldham Giglione-Existen Enic Giglione Berin Pauloushi Harr Hurton	\$634.44 \$636.36 \$634.51 \$633.78 \$633.78 \$632.10 \$630.72	Daninick Leann Daninick Leann Kanberly Taylor Jorduns Cox Eann Yakerio Sharon Ogawa Uachan Taylor	Nick Nog Erik Giglione Durhon Oldham Geneser-Ritonan Nick Albg Nick Albg Nick Albg	\$354,42 \$353,76 \$353,19 \$352,83 \$352,50 \$352,20
nyan manueno Pari Alesti Theresa Bellajaro Daniel Stone Benajah Prior Edward Jones Latonya Tucker	eric wrai Tam Williams Aick Attig Tam Wilhams Aick Attig Geneter-Buman Sont Smith	\$866.05 \$866.05 \$865.25 \$861.09 \$861.02 \$859.38 \$859.38	Formed Fart Rates Stockwell Ban Deliso Hicholas Youradb Carlis Pagan Douglas Count	jerepn raktme hich Alaig Sreve Kartman Sreve Friedlander Geneser-Nistaan Jum William Scott Sovyli	5642,23 5642,23 5642,03 5644,04 5638,43 5638,43 5638,43	Cory Hours. Viartin Waynick Hina Eskandar Pierre Daoust Hervyn Pacheco Hanne Neody Allen Srebelhorn.	Chris La Fond Geneser-Geneser Bitt Jennings Yhad Baser David Zophin Nick Alby	\$256.01 \$256.01 \$255.47 \$255.20 \$254.93 \$254.93 \$254.75
Eric Toskett Helissa Chan Paul HoCardhy Jercy Hartnett Herwelle Unrau Scott Hioris Scott Hioris Scott Hioris	Geneser-Geneser Eric Giglione Bric Giglione Marc Muctaes Nick Ahig Geneser-Geneser Eric Nual	\$874,14 \$873,71 \$872,97 \$872,89 \$872,58 \$870,98 \$870,98 \$869,58	Srista, Bilunov Thomaa, Conolly Ken Hahabir Byan Tus Elisabesh Payor Lorenzo Senilh Miyanda Farr	hick Mitg Durben Öklingen Joshun Gulan Eric Goglione Mitg-Hartyn Studde Partich Josefe Partich	\$6\$1,00 \$6\$1,42 \$640,63 \$646,53 \$645,30 \$647,37 \$642,63	Daniel Socker Wistey Hiter Frank Sommers Sharon Zalat Aaron Dilton Gary Lowe Cory Hooks	Scott Smith Geneser-Bitman Durhon Oldham Marc Horton David Zophin Mark Mancock Optin La Sond	\$767,22 \$767,07 \$761,35 \$760,27 \$359,34 \$359,34 \$756,34
Terry Sullivan Cathy Hollman Christophe Robinson Elizabeth Boekidis Shanean Lane Cathynn Sydell Edir Jacker	Genesur-Genuser David Zophin Geneser-Genesur Joseph Manone Hick Milkowski Tenn Williams Gene Williams	\$880.09 \$878.85 \$877.86 \$877.77 \$875.37 \$875.37 \$874.80	Jackson Huang Pastick Luens Bevin Cobb Bichard Joseph Albert Breasonan Nathan Peck Even Status	Eric, Gighour Genesar-Genesar Robert Smith Eric, Gighone Mitg-Orlouic Williams-Tipper	\$459,82 \$659,76 \$658,86 \$458,82 \$652,86 \$652,62	Faye Digirolamo Angela Schnaubełi Steven Segoeira Joe Mackunan Gabriele Isaac Hawis Scheidegger	Geneser-Geneser Mark Hancock Steve Friedlander Mad Basov Enic Neal Rick Alog Rick Alog	\$366.33 \$365.88 \$365.82 \$365.25 \$365.25 \$364.77 \$363.12
Harjeet Nana Karlion Roberts Shannon Nichardson Davendr Dhiman Samson Adelufosi Bruce Hoins	Joshua Chalom Eric Giglione Geneser-Bieman Rick Altig Eric Giglione Scote Smith	\$883.37 \$382.63 \$881.36 \$380.62 \$880.59 \$880.54	Jebadiah Khmer Leroy Wheeler Harion Jones Kwon Lee Cristina Sonao Anthony Hele	Burhon Oldham Eric Gigbone Gleb Ostrovsky Eric Gigbone Gigbone-Brister Durhon Oldham	\$665,94 \$665,13 \$665,84 \$665,84 \$663,48 \$662,49	Alan Tahmacian Heima Wallow Andrew Kilgure Peny Cack Donna Nouse Hamisio Delaporta	Duvid Cohen Forn Williams Derhon Oldham Williams-Zipper Williams-Williams Forn Williams	\$\$81,43 \$581,28 \$581,28 \$579,93 \$367,11 \$366,84
Degislava Dincitrova Jupin Brandi Dennis Cedeno Frandsco Nejla Etrain Rodriguez John Huber Karen Eby	John Akers Joseph Hanose Eric Giglione Williams-Zipper James Fagan Eric Giglione Scott Smith	\$899.25 \$896.81 \$896.61 \$895.50 \$889.50 \$889.50 \$889.50	bara Dicknessos Jasen Caples Selma Speid Otrisian Fuhrer Hidhael McCarilly Eindhethy Keamey Jošeph Laro	Bick Abig Darhen Oldharo Eric Gaglone Mi Stahrak Jom Williams Darhon Oldham Gigliose-Brister	\$472.57 \$469.72 \$468.40 \$467.08 \$467.08 \$466.99 \$666.24	Gragury Gerant Tarik Sheppart Caroline John Hichael Lavergne John Forrest Herman Strauch Darren Riley	Eric Giftione Eric Giftione David Cohen Eric Neal Mad Basov Ridk Alóg Eric Giftione	\$584,34 \$584,22 \$583,91 \$583,56 \$583,56 \$583,32 \$581,32
Thomas Alligood Jahan Saflari Authony Blechman Stephen Perutii Jennifer Baron Clair Olivert Kelly Mccombes Redney Ward	Shashi Parekh Nick Alcig Joshua Chailonn Jacolt-Foti Tom Williams Genesen-Bisman Marx Topper Scott Smith	\$907,95 \$907,80 \$905,97 \$905,16 \$907,89 \$901,80 \$901,80 \$901,29 \$899,94	Brian Luffolf Louis Costa Deret, Haves Kani Warren Day Edin Shivusi Patel Tjiong Oei Brandon Veronysse	lick Mig Eric Gyfone lick Mig Ravid Cohen Eric Gyfone Gwusyr-Gensyer lick Mig Gleb Ostawsky	\$680.79 \$680.78 \$680.49 \$675.30 \$675.06 \$675.06 \$673.46 \$673.41 \$672.96	William Gordun Mai Manta Ashara Phonus Andrew Casel Damiaa Gundich Michael Hendershot Luis Flores Peter Rovellino	Sim Serace Nick Alúg Scott Smíth Williams-Wolkams Scott Smith Mark Nancock David Cohen Nick Alúg	\$590.87 \$589.08 \$588.99 \$588.93 \$588.47 \$588.47 \$587.94 \$584.99 \$584.79
Casey Dobbies Jason Nicci Steven Engrav Robert Dancaw	Geneser-Dismas Eric Giglione Joseph Manone Durhan Oktham	\$914.52 \$912.69 \$911.89 \$908.94	OUALIFIER David Hasse Nager Padty Jamie Hight John Premus	AGENCY Nid: Alig Williams-Deper Nid: Alig Eric Giglione	\$687.06 \$687.04 \$686.58 \$685.53	OUALIFIER Golley Varghese Tina Whitfield Jorge Rubio Scott Ordardson	AGENCY Bric Gglione Ali Stahrak Bric Gglione Nick Albr	\$594,27 \$592,71 \$592,14 \$591,60